

## **SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND NON- INSURANCE PRODUCTS**

### **ABSTRACT OF THE DISCLOSURE**

A method of providing insurance to a customer that comprises the steps of: (1) selling a service contract to the customer that provides protection against the mechanical breakdown or other failure of an item (and in some cases, accidental damage); and (2) in response to the customer purchasing the service contract, providing, at no cost to the customer, third-party-paid insurance coverage that protects the customer against damage to the item, which, in some cases, includes accidental damage. In one embodiment of the invention, the step of providing the third-party-paid insurance coverage is done in order to permit the provision of insurance without the use of a licensed insurance agent.

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